

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	PATRICK L SPRAGGINS	§	Case No.: 09-00027
	KATHERN V SPRAGGINS	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/02/2009.
- 2) This case was confirmed on 03/04/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/04/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/02/2010.
- 5) The case was dismissed on 07/07/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 22
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,479.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 10,400.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 10,400.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,221.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 711.20
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,932.70

Attorney fees paid and disclosed by debtor \$ 278.50

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00
AURORA LOAN SERVICES	SECURED	136,270.00	.00	.00	.00	.00
CARMAX AUTO FINANCE	SECURED	13,225.00	18,102.71	18,102.71	5,407.70	857.18
CARMAX AUTO FINANCE	UNSECURED	4,318.00	NA	NA	.00	.00
CITIFINANCIAL AUTO C	SECURED	17,900.00	.00	.00	.00	.00
CITIFINANCIAL AUTO C	UNSECURED	11,644.00	23,289.32	23,289.32	.00	.00
CITY OF CHICAGO WATE	SECURED	400.00	.00	400.00	202.42	.00
COUNTRYWIDE HOME LOA	SECURED	92,347.00	.00	.00	.00	.00
LITTON LOAN SERVICIN	SECURED	22,965.00	22,970.37	.00	.00	.00
LITTON LOAN SERVICIN	UNSECURED	15,312.00	NA	NA	.00	.00
HOMEEQ SERVICING	SECURED	100,000.00	.00	.00	.00	.00
WELLS FARGO BANK	SECURED	131,176.00	131,072.53	.00	.00	.00
WELLS FARGO BANK	SECURED	NA	4,664.53	.00	.00	.00
SHORE BANK	SECURED	260,758.00	.00	.00	.00	.00
FOUNDATION EMERGENCY	UNSECURED	207.00	NA	NA	.00	.00
FOUNDATION EMERGENCY	UNSECURED	207.00	NA	NA	.00	.00
FOUNDATION EMERGENCY	UNSECURED	207.00	NA	NA	.00	.00
LAKEVIEW ANESTHESIA	UNSECURED	221.00	220.80	220.80	.00	.00
CHICAGO ANESTHESIA A	UNSECURED	138.00	138.00	138.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	724.00	705.73	705.73	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	2,500.00	3,310.00	3,310.00	.00	.00
REHABILITATION CENTERS	UNSECURED	404.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	229.00	287.66	287.66	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NWMFF DIAG RADIO	UNSECURED	550.00	NA	NA	.00	.00
NWMFF DIAG RADIO	UNSECURED	482.00	NA	NA	.00	.00
NORTHWESTERN MED FAC	UNSECURED	236.00	1,268.00	1,268.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	423.00	423.19	423.19	.00	.00
M3 FINANCIAL SVCS	UNSECURED	1,455.00	1,455.00	1,455.00	.00	.00
ILLINOIS MASONIC MED	UNSECURED	1,695.00	NA	NA	.00	.00
ILLINOIS MASONIC MED	UNSECURED	305.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,375.00	2,375.24	2,375.24	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	440.00	469.01	469.01	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,298.00	2,298.38	2,298.38	.00	.00
US BANK NA	UNSECURED	1,256.00	NA	NA	.00	.00
ANNIE EDMONDS	OTHER	.00	NA	NA	.00	.00
ROSE RYAN	OTHER	.00	NA	NA	.00	.00
WELLS FARGO BANK/OCW	OTHER	NA	NA	NA	.00	.00
LITTON LOAN SERVICIN	SECURED	NA	854.03	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	833.50	833.50	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,256.28	1,256.28	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	18,102.71	5,407.70	857.18
All Other Secured	<u>400.00</u>	<u>202.42</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	18,502.71	5,610.12	857.18
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	38,330.11	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,932.70	
Disbursements to Creditors	\$ 6,467.30	
<b>TOTAL DISBURSEMENTS:</b>		\$ 10,400.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.